

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION

In re:

KENNETH EUGENE BEATTY  
DEBORAH S. BEATTY  
Debtor(s)

Case No. 15-10242TPA

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2015.
- 2) The plan was confirmed on 02/05/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/25/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/04/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$91,966.04.
- 10) Amount of unsecured claims discharged without payment: \$22,964.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$91,656.08
Less amount refunded to debtor	\$401.77

<b>NET RECEIPTS:</b>	<b>\$91,254.31</b>
----------------------	--------------------

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,580.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,806.27
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$8,386.27</b>
--	-------------------

Attorney fees paid and disclosed by debtor:	\$420.00
---	----------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNTS RECEIVABLE MANAGEMENT	Unsecured	501.03	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP - AGENT	Unsecured	201.97	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	134.99	134.99	30.51	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	309.89	309.89	70.05	0.00
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	375.61	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	69.08	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Secured	8,342.09	5,291.84	0.00	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	65.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	211.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	228.00	NA	NA	0.00	0.00
FRANKLIN ANIMAL CLINIC	Unsecured	2,446.29	NA	NA	0.00	0.00
MEDICREDIT CORP	Unsecured	100.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(**)++	Unsecured	104.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(**)++	Unsecured	229.27	NA	NA	0.00	0.00
NUVELL CREDIT CO LLC**	Unsecured	7,489.54	7,489.54	7,489.54	1,692.94	0.00
PA COLLECTION SERVICE++	Unsecured	100.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	16,987.01	4,849.26	4,849.26	4,849.26	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	1,011.73	1,011.73	228.69	0.00
PENELEC/FIRST ENERGY**	Unsecured	1,719.08	4,884.46	4,884.46	1,104.08	0.00
PERITUS PORTFOLIO SERVICES II LL	Secured	955.62	4,311.47	4,311.47	4,311.47	622.14
PERITUS PORTFOLIO SERVICES II LL	Secured	13,794.89	13,794.89	13,794.89	13,794.89	1,223.37
PINNACLE FINANCIAL GROUP	Unsecured	66.14	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,838.19	NA	NA	0.00	0.00
PUBLISHERS CLEARING HOUSE++	Unsecured	25.45	NA	NA	0.00	0.00
TMS PHYSICAL THERAPY	Unsecured	120.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	276.68	NA	NA	0.00	0.00
UNICREDIT AMERICA++	Unsecured	102.46	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE	Secured	112,917.54	101,951.06	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK TRUST NA - TRUSTEE	Secured	0.00	0.00	13,620.94	13,620.94	0.00
US BANK TRUST NA - TRUSTEE	Secured	0.00	105,910.48	0.00	41,319.70	0.00
US BANK TRUST NA - TRUSTEE	Secured	0.00	10,011.25	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$13,620.94	\$54,940.64	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,106.36	\$18,106.36	\$1,845.51
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$31,727.30</b>	<b>\$73,047.00</b>	<b>\$1,845.51</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,849.26	\$4,849.26	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,849.26</b>	<b>\$4,849.26</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,830.61</b>	<b>\$3,126.27</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,386.27</u>
Disbursements to Creditors	<u>\$82,868.04</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$91,254.31</u></b>
------------------------------	---------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/14/2020

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.